

ask



SHIP

Q: How does Medicare coverage work for my husband and me when we travel? We are planning a few trips but want to make sure we're covered if we have any health problems.

A: Summer's finally here, and many people are traveling. Your Medicare coverage will vary depending on where you will be traveling—within or outside of the U.S. and whether you have a supplemental plan. In most circumstances, Medicare doesn't cover health care when you are traveling outside the U.S.

One exception is that Medicare may pay for services that you get while on board a ship within the territorial waters adjoining the land areas of the U.S.

Medicare may cover medically-necessary ambulance transportation to a foreign hospital only with admission for medically-necessary covered inpatient hospital services. You pay 20% of the Medicare-approved amount, and the Part B deductible will apply.

You must pay your deductible for any Medicare Part B services and supplies before Medicare begins to pay. If a doctor, health care provider, or supplier does not accept assignment, the amount you pay may be higher.

If you are traveling within the United States, you pay what you would normally pay under Medicare Part A.

Some Medigap policies offer coverage for services that Original Medicare doesn't cover, like medical care when you travel outside the U.S. Check with your specific plan to see what coverage is offered.

There are types of Medicare Advantage Plans:

Health Maintenance Organization (HMO) Plans cover all Medicare Part A and Part B services. Some HMOs cover extra benefits, like extra days in the hospital. In most HMOs, you can only go to doctors, specialists, or hospitals on the plan's list except in an emergency.

Preferred Provider Organization (PPO) Plans are available in a local or regional area in which you pay

less if you use doctors, hospitals, and providers that belong to the network. You can use doctors, hospitals, and providers outside of the network for an additional cost.

Private Fee-for-Service (PFFS) Plans allow you to go to any Medicare-approved doctor or hospital that agrees to treat you under the plan and that accepts the plan's payment terms. The plan decides how much you must pay for services.

Special Needs Plans (SNP) provide more focused and specialized health care for specific groups of people, such as those who have both Medicare and Medicaid, who reside in a nursing home, or have certain chronic medical conditions.

When it comes to Medicare Advantage Plans, every plan is different. Be sure to find out what your plan offers before you travel.

If you have questions about buying your Medicare coverage or anything else related to Medicare, contact SHIP for help. Call 1-800-452-4800, or visit www.medicare.in.gov.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit www.Medicare.IN.gov to find your local site.